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بسم الله الرحمن الرحيم

نحمده ونصلي على رسوله الكريم

PUBLIC FINANCE IN ISLAM

(By Mr. Muhammad Husain, B. Com.)

PUBLIC Finance is the science of State expenditure and State revenue. It lies on the borderland of economics and politics. It is a branch of political science in so far as it deals with the financing of the administrative and the political activities of the State. It is an important section of Economics because its subject-matter is 'money' which is the keystone of the arch of the science of Economics. It does not concern itself with money as an institution. It only tells us how State collects money to get going. It lays down principles for the collection of money from the subjects. Taxes are the most commonly known methods in the hands of the State to replenish its Exchequer. It is the nature of taxes, which determines the nature and extent of the State Exchequer. If the taxes are haphazard the Exchequer will also be shaky. If the taxes are productive and have grown into an institution acceptable to all, they will minimize the risk of shortage of money or other financial embarrassment.

There is a vital connection between taxes and their expenditure. Both react upon each other. If

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the expenditure conduces to the welfare of all classes of people, it will raise the limit of their taxability, which is a potential asset for the State. The affluent classes benefiting by the activities of the Government will not stint or scruple to help the State when it is in a bad way. If, on the other hand, the State indulges in the orgy of reckless expenditure and plays ducks and drakes with the revenues, it cannot expect any willing help from its subjects in time of need.—It will have to enact Draconian laws—the last resort of a tyrant, to squeeze money out of the people. This will result in a vicious circle.

Tax in one form or another has existed ever since the advent of Governments to regulate human affairs and determine the relation of man to man. The nature of a tax system has changed with the change in the form of Governments. When monarchs ruled, the taxes were arbitrary and their impact on the economic welfare of the country was very unfavourable. There was always a state of "jumpiness." There was no knowing when the Government imposts would be raised by a royal writ. The frequent wars necessitated crushing taxes and other kindred levies. The 'go-getters' of the monarchs were armed with plenary powers to use all human and inhuman pressure to realize those taxes and fill the royal coffers. When the wars were won and the victorious monarch came by huge spoils of war, he did not compensate the overtaxed people by giving them a share in the booty. The conquered countries were laid under a tribute which flowed into the privy purse. In short the people toiled and moiled in sunshine and hot weather only to be robbed of their hard-earned living, if and when it suited the whims of the monarch.

We have some spectacular instances of the munificence and patronage of the monarchs. But it was both fitful and misplaced. It never went beyond ministers or minstrels. The case of primary producers —the backbone of the country, always went by default. Monarchs who took morbid pleasure in calling them-

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selves 'The State' and cared two hoots for the deluge that would overtake the country, could not devise a beneficent system of taxation.

When democratic ideas born of tyrannical rule of the monarchs swept over the world, rights of the people came to earn some benevolent recognition. No other State action but that which consisted in taxing touched them vitally. Thus economists were called to devise a tax system which oiled the wheels of the State without pauperizing the tax-payers. The incidence shifted on to shoulders which could bear it. The poor plodding classes got a breathing space. This resulted in a tremendous improvement.

We have got different systems of taxation. All aim or pretend to aim at the greatest good of the greatest number. But the process of chop and change continues. Constitutional reforms are followed by re-orientation in taxation. So long as humanity is progressive, there can be no finality in any field of advancement. Notwithstanding the highly-developed financial system of the democratic governments, there are critics who see flaws in it. The more radical economists view all the capitalistic taxation with an eye of suspicion. They curse it with bell, book and candle. They argue that the democratic countries are under the thumb-rule of the capitalists, who devise taxes which though fall lightly on them, yet by some subtle process come home to roost. They do not stick where they fall. They appear to light on the capitalists, but they soon fall off like water off the duck's back. Here the net-work of taxes, levies and imposts is not serving its true purpose. It is highly intricate and beyond the ken of any but an astute economist. A budget which ought to be an index to the true financial position of the State is unintelligible to nine out of ten men in a country. Many nefarious policies are screened away behind the opaque mass of figures. Even those pretending to possess an expert knowledge are hoodwinked by 'window-dressing' skilfully done by the Napoleans of Finance in the employ of the

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Government. Every year there is a crop of budgets in all countries, but how few understand them! There is a gigantic parade of figures which baffle all attempts at penetration. It is well said there are three lies —*lies, damned lies and statistics*. Anything can be made out of figures.

Thus there is a serious need of introducing simplicity in the system of finance, which is more complicated and more confusing than the conditions of civilization demand. Unless it grows in simplicity, the people's representatives cannot call the Government to account. The other alternative which has offered itself to reform the present complications is socialism. But its administration is more than a sphinx riddle. It claims to sweep away taxation. But simplicity in its financial administration is yet far from realization.

In Islam the taxes do not owe their origin to any acquisitiveness on the part of the State but are the outcome of a beneficent and benevolent policy. Under the Muslim rule they worked satisfactorily. Though the conditions then prevailing were not so complicated as they are to-day, yet they were not so ridiculously simple as one might presume them to be. A big empire had arisen within a few decades. People unbroken by cultural and political restraints had to be harnessed to a system. They had implicit faith in the new polity, which was not the outcome of the burst of electoral temper. They believed that it was from on High. Hence the financial system inaugurated under the auspices of the Islamic polity worked smoothly. It was characterized by honesty of purpose.

Bait-ul-Mal

Bait-ul-Mal signifies much more than its literal sense. It is not a mere house where treasury is accommodated. It stands for financial machinery. It has been a sacred institution with the Muslims. It belongs to the community, and is not the property of the Head of the Muslims. He acts only as its guardian

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angel. He sees that it is run on efficient lines, and nothing is done to compromise its sanctity. All that which is not claimed by anybody reverts to Bait-ul-Mal. All the expenditure for communal welfare and advancement has also to be met out of it.

There are three kinds of sources of income, which belong to Bait-ul-Mal. They are *Zakat*, *Booty* and *Fai* (فئی). There are comprehensive rules which regulate them. The heads of expenditure which it has to defray, are the Army budget, wages and salaries and public utility works.

Zakat

It is the same thing as legal alms. It is collected from the rich people and dispensed to the needy and the indigent. The central office is situated at a place where the Caliph resides. It has got its branches in the important cities. Every place has an officer specially appointed to collect Zakat. He is sometimes authorized to distribute it among the poor. The Zakat tax is levied on gold and silver, on the fruit crop, on the agricultural crop and cattle. "There are universally recognized canons of taxation. First and foremost is that of equity. Every capable person should contribute to the State treasury and thus enable the Head of the Muslims to better the lot of the cripples and defectives or establish Puplic Welfare institutions or dispense Zakat money in the best way he can. After all the State does not exist for itself. It exists for the people. Its coffers are also meant for its subjects. Zakat fulfils this condition to a degree hardly reached by the most equitable taxes devised by the modern states.

The rate fixed for these different Zakat levies is neither too light nor too heavy. A full summary of the rates is given in a letter addressed by Hazrat Abu Bakr to Hazrat Ans who was appointed governor in Bahrein. In the course of his letter the Caliph writes, "This Zakat tax is obligatory on all Muslims. The injunction concerning Zakat was vouchsafed to the

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Holy Prophet by God. Whenever any Muslim is called upon to pay Zakat he should pay it without demur or delay. If the rate demanded is higher than the legitimate level, one might refuse to pay it. For every two dozen camels or for any number less than this, the Zakat will have to be paid in the form of goats—one goat for every five camels being the normal rate. If the number of camels possessed is twenty-five then the rate is one-year old female camelet. This rate will be leviable up to thirty-five. From thirty-five to forty-five camels two-year-old female camelet will have to be given to the State. From forty-six to sixty camels three-year old she-camel; from sixty-one to seventy-five camels five-year-old she-camel; from seventy-six to ninety-two, two-year old she-camelets; from ninety-one to one hundred and twenty camels; two-three-year old she-camelets. A man possessing only four camels will not be called upon to pay any thing in charity (Zakat) till God grants him sufficient resources to be able to bear the incidence of Zakat tax. When the number of camels possessed is five, one goat is a compulsory rate. For a number of goats ranging from forty to one hundred and twenty, the rate is one goat; for two hundred goats two goats; for two hundred to three hundred, three goats.

In the case of coined silver, the obligatory rate of Zakat is two and a half per cent. Below 199 *dirhams* no rate is to be charged."

The Muslim legists and jurists have discussed the question of the levy of Zakat rate in great details. There is an exemption limit, beyond which the rate of levy is graded. All other possessions besides precious metals are also regarded liable to the same scale of rates. This makes the Zakat tax very elastic and discriminate. It makes allowance for meagre incomes, but rises to rope in the rising incomes.

In the case of fruits the rate of Zakat differs with the nature of water supply. If the owner of a fruit

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garden has not to undergo expense or pains to irrigate the garden or if it is irrigated by a canal close-by or rain-water, the rate of Zakat is one-tenth of the whole produce. If, on the other hand, water-supply is not easily secured and entails hardship and expense, the rate is one-twentieth. But the Zakat rate is chargeable only on fruits gathered weighing five *ausq* which is equal to five maunds thirteen seers and five chhataks.

Agricultural produce is treated alike. It includes all crops as wheat, rice, gram and other cereals. But below five maunds and thirteen seers and five chhataks is the exemption limit.

The Holy Quran gives clear instruction for the expenditure of Zakat money. It says:

انما الصدقات للفقراء و المساكين و العاملين عليها و المؤلفة قلوبهم و في الرقاب و الغارمين و في سبيل الله و ابن السبيل

"Alms are only for the poor and the needy and the officials appointed (to collect and supervise them) and those whose hearts are inclined to truth and captives and those in debt and in the way of Allah and the wayfarer" (9 : 60).

Accordingly, the Zakat money is equally spread over eight heads of expenditure. The first to claim it are those who are indigent. The next to come are those who are not quite penniless, but they have too little to sustain themselves. They are not victim to the same abject poverty as the first. Each one of these gets as much as enables him to make both ends meet. The share is to be fixed by the officer in charge of Zakat money. But in no case the share is to exceed two hundred *dirhams* which is a taxable limit. Qazi Abu Yusuf in his book *Kitab-ul-Khiraj* says that Hazrat Omar issued a standing order that the Jews and the Christians, in case they fulfilled these conditions, were entitled to a share in the Zakat money. This shows the philanthropic nature of the distribution of the Zakat money.

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The third share is to go to those who collect Zakat money. They include the trustees with whom the money is deposited and those who go about and realize it from people. The surplus left after remunerating their labour is distributed among others. It might be noticed in passing that the method is highly conducive to the efficiency of the collection. When a collector is not to get a fixed sum every month, but a share and that also after the claims of the two classes of claimants have been fully met, it will add to his incentive.

The class which comes fourth consists of such people who are inclined towards Islam and are granted protection by the Prophet or his Successors against the pernicious activities of the non-believers. Sometime a certain section of a tribe or a community was inclined towards Islam, but the fear of losing all means of living stood in their way. Lest they should slide back, they were granted some pecuniary assistance. It was not at all in the nature of bribe-money. It was a bare compensation to the new convert (or a would-be convert) who was entitled to a reasonable help to tide over initial difficulties. Every civilized society would offer such help. It is highly malicious to regard this as anything but a mere lift to one who courted all disasters to accept the new creed. In case any such person did not accept Islam, his share out of Zakat money stopped automatically.

The slaves came fifth. They were granted money to deliver themselves from bondage. The debtors, in case they failed to settle their debts, got money from Zakat fund to release themselves from their obligations.

Tax is an unhappy term for a State demand on the incomes of its subjects. It conveys the idea of tyranny on the part of the Government and reluctance on the part of the payers. But Zakat does not signify any such feelings between the authorities and the subjects. Its literal sense is that of purity. The

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payers are made to feel that it is not an impost extorted at the end of bayonets or by a threat of punitive action, and not even a mere duty to the State but an act of purification. He who pays Zakat in the genuine spirit, rejoices in his act. Deep down in his heart there is a sense of imperturbable satisfaction that he is purging himself of impurities which the increase of riches brings in its wake. Even an atheist would not hesitate to admit that to a certain extent wealth injures moral calibre and renders its owner callous to human miseries. Life means struggle. When wealth accumulates, the struggle comes to a standstill and all savour goes out of life. When something is paid with a deep conviction of escaping the evil effects of riches and of checking their excess, there is bound to result profound pleasure. Zakat accomplishes this purpose It comes from within and not from without. Its payment is obligatory even when there is no organized authority to demand and force it. The divine philosophy that lies behind Zakat shows that State is a mere repository and a dispensing agency. It is the primary concern of the people to pay it. The system of collection is to save the sum from going astray. The Holy Quran says :

والذين يكنزون الذهب والفضة ولا ينفقونها في سبيل الله فبشرهم بعذاب اليم

" Those who accumulate gold and silver and do not spend it in the way of God, warn them of a painful punishment " (9 : 34).

There is a pointed reference to Zakat, and a positive warning is issued to those who heap up wealth, but do not part with God's share in their wealth. Islamic State has a divine basis. All its system rests on divine injunction. When a Muslim pays Zakat he does not regard it as the State's share but God's share. Who would tarry to part with it ! Omnibus treatises have been written on Taxation. But it is hard to find any tax which has any spiritual significance as Zakat. The famous canons of taxation are

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marred by the fact that their devisers obeyed the command of Governments when they planned a tax system. Even when they made researches independent of Governments they could not disabuse their mind of the idea of the temporal character of the Governments and their compulsive attitude towards their subjects. Hence they were at pains to obscure the harshness of the taxes by sheer theorizing. One who believes in Islam, has no hesitation to purify his earnings by paying Zakat. There is no danger of evasion when once the payer realizes its spiritual significance. In the modern States the problem of evasion is the veriest sphinx riddle with which the Finance Members grapple in vain. Various devices are adopted to anticipate the tax-dodgers. There is a battle of wits going on between the Finance Department and the public. Income-tax laws are fairly stringent. But as people are not convinced of their usefulness and execrate them as outrages on their purses, they always try to dodge them. Fictitious loans, share assignments, colourable settlements, all form part of the stock-in-trade of the great experts and accountants who devote their time and brains to showing tax-payers the method of "reducing the incidence of taxation."

In the light of this fact, one can say that the modern mundane States have not been able to devise even a single tax as effective as Zakat.

The Zakat tax, it must be noted, is equitable and easily realizable. Its expenditure is very beneficial. The classification of the claimants is clear-cut. If the dispensation of it takes place in the true spirit, as it was done in the days of the Holy Prophet and the rightly-guided Caliphs, it will rid society of many evils. England has a Means Test. It is so humiliating and disgraceful that even those who are meant to benefit by it, scruple to avail themselves of it. It requires every claimant to prove his indigence. It calls upon poor folks to draw their skeleton from the cupboard and display it in the public. This does not lead to reclamation but to moral degradation. But on

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the other hand, the needy and the indigent in Islam have not to court such humiliation. They are singled out by the State officials. They get their share without the nauseating futility of dancing attendance upon the officers or the demonstration of their poverty. It is the bane of capitalistic society that morality and social status is measured by the yard-stick of worldly possession. In Islam even a starving man is regarded as an equal member of society. His moral calibre is not put to any strain by the regulations governing the dispensation of the Zakat money.

We have got a crop of indebtedness legislations in India as well as in other countries. But they deal only with agrarian indebtedness. The case of other sections of population goes by default. This invidious distinction between urbans and rurals cuts at the very root of national unity. It leads to a class-war which is a positive menace to social peace. The most outspoken champions of the farmers admit that the villagers are improvident and resort to money-lenders without any reasonable need. Their debts are the result of their own follies. Still they are helped under the plea that they are primary producers. There is no denying their title to State help. But it is deplorable that the State should observe benevolent indifference to other debtors. It passes understanding that a debt incurred in connection with agricultural profession is more deserving of aid than the one incurred in connection with other commercial or industrial vocations. Trade and industry are as much a backbone of a nation's prosperity as agriculture.

Islam condemns such discriminations. It extends its helping hand to one with a genuine need, no matter to what class he belongs. Relief of ryots has become a slogan which has political significance more than any real and genuine benevolence on the part of the State. It betrays the lopsidedness of political policy. Before the farmers came into their own and asserted their political importance in creating revolution, they were treated as a Cindrella. The urbans ruled the roost. In short the tax-system notwithstanding the canons to make it work

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on ideal lines, changes with the change of general policy. This is why the benefits of any the most useful tax are skin deep.

Sadqa and *Zakat* are interchangeable terms. But there is one very important point of difference, *Zakat* is obligatory, while *Sadqa* is voluntary. But it does not detract from the importance of *Sadqa*. True Muslims observe it with the same sedulous care.

Writing of *Zakat* Phillip K. Hitti in his "History of the Arabs" writes, "prescribed originally as an act of love and considered almost identical with piety, Zakat (legal alms) evolved into an obligatory tax on property including money, cattle, corn, fruit and merchandize. In the Koran *Zakat* is often associated with Salat (Prayer). The young Islamic State collected *Zakat* through regular officials and administered it from a central treasury to support the poor among the community, built mosques and defrayed government expenses. The word *Zakat* is of Armaic origin and is more specific than *Sadqa* which is voluntary and implies alms-giving in general. *Zakat* is purely denominational institution involving alms raised and distributed among Muslims alone. Its underlying principle tallies with the tithe, which according to Pliny the South Arabian merchants had to pay to their God before they were allowed to sell their spices. Its exact amount varied and has been determined in the various cases by *fiqh* (Religious law), but generally it averaged $2\frac{1}{2}\%$. Even soldiers' pensions were not exempt. Later with the disintegration of purely Islamic State, *Zakat* was again left to the Muslim conscience. *Zakat* constitutes the third pillar of the faith."

Booty

Now we pass on to the discussion of booty which was also a great source of revenue to a Muslim ruler. When a war was fought to a successful conclusion, the Muslim victors came by four kinds of booty—war-prisoners, woman bond-slaves captured in war, lands and riches. Ransom money received in return for the

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release of war-prisoners enhanced the amount of booty. If no ransom was forthcoming, the prisoners who otherwise were liable to be put to death, were distributed as spoils of war among the victors.

The lands were taken possession of after victory and their proprietors were evicted. Or the land-owners would surrender them to the Muslim conquerors and fly the place. It also happened that the land-owners were allowed to continue in the possession of their lands under certain conditions.

So far about the immovable property. In regard to a movable property as cattle, it was distributed among the Muslims. At first no rate was fixed. The Holy Prophet did it according to his discretion whilch the Muslims believed to be infallible. The Hoy Prophet shared the distribution equally with the Muslims. The first important occasion for the distribution of booty was after the epoch-making victory of *Badr*. The Holy Prophet got his share which was not larger than that of any other Muslim. But after this it was revealed to him that the Prophet's share in the booty was one-fifth of the whole lot.

The first time this injunction was carried into effect and the Holy Prophet got one-fifth of the booty was after the battle with ***Bani Qainoqaa***. The whole booty was divided into five parts. Four-fifth was distributed among the combatants and one-fifth was taken by the Holy Prophet. But he did not appropriate his whole share to his personal needs. It was again split up into five equal parts. The first was taken by him for himself and for his family. The second part was given to his poor relatives especially belonging to the Banu Hashim branch. The third part was given to the needy and the orphans The boys and girls were equally eligible for this dispensation. The fourth part was given to such folks whose means were too meagre even for a bare existence. The fifth part went to those travellers and wayfarers who had run short of money and could not reach destination. It is needless to point out the

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unique equity which characterized the expenditure of the revenue. The example of dazzling liberality and kind solicitude for the poor was a cold damper for doubters and detractors. There was no scramble for gains—and no sense of frustration. The persistent stress on the right of every indigent member of society in the communal wealth, obviated all prospects of the emergence of social division into "Haves" and "Have-nots" in a form as it exists in every capitalistic society to-day.

Even the clothes of the vanquished army were treated like other more notable forms of booty. This superb attention to details ensured unchallengeable equity and justice. As for the lands taken by force, it was suggested by some people in the early days of Islam, that they should also be disposed of in the same manner as other forms of booty, that is, they should be distributed among the soldiers. But Hazrat Omar, gifted with keen insight, objected to this course. He explained his position in a letter which he wrote to his governor of Iraq—Saad Bin-Abi-Waqqas. The letter runs thus: "I have received your letter in which you write that some people suggest that the conquered lands should not be treated differently, but should be given over to the combatants according to their share in the booty. As soon as my letter reaches you, see that all the spoils of war are brought in your presence. They should be distributed. As for the lands they should be left in the possession of their present owners. They will be gifts to the conquered people. If it is not done and even lands are disposed of, there will be nothing left for the inhabitants of the country."

When this letter was made known to the Muslim army, some found fault with the course suggested by the Caliph. They argued that the Muslims had won those lands by their sword, therefore they belonged to them by right. But Saad Bin Abi Waqqas discussed the whole problem threadbare and convinced the critics of the weakness of their reasoning. He told them that he would levy a tax on those lands which

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would be a permanent source of income. Moreover, he would levy *Jazia* on the people. This course was approved by Hazrat Omar who levied land tax and *Jazia* on people in Iraq and the adjoining territories.

When the war is over and the enemy lies prostrate, very few conquerors are in a mood to exercise moral restraints, and not disturb the normal course of economic life. They carry sword and fire wherever they go. Crops and other sources of economic wealth are swept away in a general holocaust. While they go back laden with booty, they leave behind a scene of red ruin. The conquered people die of starvation. Those who survive have to begin all over again. But the Muslim conquerors never tried to dislocate economic life. It was a highly constructive policy. The very fact that the Caliph issued stringent instructions not to interfere with the ownership of lands and to remain content with the mere levy of proper taxes, proves the wisdom of his policy. It resulted in mutual benefit. The conquered people continued to possess the lands by agreeing to pay a levy which increased with the increasing economic prosperity. A victor's vandalism has a boomerang effect. His wanton loot cannot last him long. He cannot fall back upon the annexed lands for any source of revenue. Unless the wrecked country is reconstructed on scientific lines, it can never prove a paying concern to its ruler. The ultimate source of all wealth is land, if it is laid waste and the owners killed or ousted, it is a folly to expect the country to yield any revenue to the ruling State. The letter of Hazrat Omar quoted above, not only disproves the charge of vandalism against the Muslims, but it goes further and proves that the Great Caliph was quite alive to the economic needs of the country. He was averse to swelling his coffers by 'smash-and-grab' activities. He knew that after conquest, their interest was bound up with that of the new country. This is why he enforced a land-tax and *Jazia* and strictly prohibited any inroad on the landed property. *Jazia*, I shall discuss later on. As for land-tax, it is a time-honoured levy. There are economists who plead

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only for a single tax system and criticise the multiple system. The tax to constitute the single tax system is Government levy on land. It does not defy any known canon of a just tax. A ruler is perfectly within his right to levy this tax and Hazrat Omar did nothing unjust in advising Ibn-Abi Waqqas to make landowners pay a yearly tax. In Europe the Physiocrats proposed a single tax on land. Henry George was another protagonist of single tax on land, which according to his theory would obviate the necessity of other taxes. The general theory forming the basis of the land tax is that land is not the creation of man's labour. It is created by God. If its site value increases or if it is under plough and the price of produce goes up, all the resultant increment should not be eaten up by the owner, but shared by the State which will spread the benefits over the people. After all the increase in site value or in the price is not an independent phenomenon. It were these nobler considerations which determined the land tax policy of the Great Omar.

Fai (فئي) means that part of the money in *Bait-ul-Mal* which is realized from idolaters without war or battle. It includes *Jazia* and *Kharaj*. It was treated after the manner of *Booty*. The Holy Prophet was entitled to one-fifth share out of the whole sum thus received. But after his death, this right reverted to his Successors. The sum continued to be distributed among the members of the army. But in the caliphate of Hazrat Omar, administration was organized and army placed on a salary basis. The time had come when the affairs of the State should be systematized and regular departments established to administer its multifarious activities. All revenues regular as *Zakat*, conjunctural as war spoils in all their different forms, flowed straight into *Bait-ul-Mal* whence they issued in streams to the departments. The old fitful system was replaced by the system of paying fixed salaries to the Army.

It must here be pointed out that the money received through *Zakat* was kept separate from *Fai* (فئي). The beneficiaries of the former were different from

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those of the latter. Money received from military operations was ear-marked for the Muhajirs, the Combatants and those who preached Islam. Those who were entitled to *Zakat* money, were neither Muhajirs nor Combatants. As time passed on two more or less clear-cut divisions crystallized. The Muslims came to be designated either *Muhajirs* or *Aarabs* (اعراب) During the life of the Holy Prophet the recipients of *Zakat* were the *Aarabs* and the recipients of *Fai* Muhajirs.

The Caliphs were the guardian angels of the ***Bait-ul-Mal.*** They were very punctilious in the dispensation of money. They never failed to do thorough sifting before giving any money. They always convinced themselves of the section of the ***Bait-ul-Mal***, to which the claim of any petitioner belonged. Nobody received any money from ***Fai*** if it was to benefit the individual recipient. Here there is a fine distinction of productive and non-productive payment. There are payments which are apparently made to an individual, but they ultimately benefit society. The salary of an expert is conducive to social welfare. Thus we have it on record that a great discrimination was made in making payments out of ***Bait-ul-Mal.*** Looseness in finance spells disaster. In these days the Governments are under fire of criticism when budget is before a legislature. It redounds to the credit of the Great Omar that he organized finance on a healthy basis and by precept and example left no room for extravagance. He had a jealous regard of public money. He did not touch it even with a barge-pole for a private or seemingly private use. Once he was entertained by very moving verses. He did not pay the poet anything out of the treasury, but ordered his servant to give him his shirt. He also gave him some money out of his own pocket. This was to show that the benefit of that moving and instructive poem recited by the poet did not go beyond his person.

It is his infallible honesty which conduced to the efficiency of the whole machinery of finance in those

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prosperous days of Islam. Modern States might well take a leaf out of the book of the Great Omar.

Jazia

Jazia is another big source of revenue in a Muslim State. Apparently *Jazia* and *Kharaj* (land revenue) have a family likeness, as both are levied on non-Muslims But there is one very important difference between them. *Jazia* ceases when the payer of it enters the fold of Islam. On the other hand *Kharaj* continues even after conversion. It is levied on both Muslims and non-Muslims.

Jazia has been the target of insane virulent criticism. The hostile critics have always portrayed it in dark and sombre colours and have used it as a weapon against Muslim rulers. It has become a red rag to non-Muslim subjects. We in India know how the Hindu conscience revolts against it. Aurangzeb, notwithstanding his genius for administration and his capacity to stabilize a weakening empire almost undermined by fissiparous tendencies, is even now a bugaboo for a Hindu mind. It was because like a righteous Muslim ruler determined to abide by the Quranic injunctions, he levied *Jazia* on the Hindus. Take up any book by a Hindu historian and you will see vials of wrath poured on his head. The critics have never taken the trouble of analysing this levy and of presenting it in its true perspective. Books on taxation and finance team with taxes, levies and imposts which are tantamount to flagrant interference with the private lives of the subjects. Simply because it is suggested by Josiah Stamp or somebody of his ilk, the crushing impost will not injure anybody's innocence. Indian Tax system is not sacrosanct. It is not based on the code of Manu. Its devisers derive their inspiration from the West. Bold suggestions for marriage and child taxes are flung to and from the Treasury Benches. But no Hindu would take it to heart and go into paroxysm of pain. But their gorge rises at the mention of *Jazia*.

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If we trace the history of *Jazia* we find that even in the days of early Caliphs it was not such a new-fangled tax as critics have presumed it to be. It had always existed in one form or another. Under Muslim rule it was only seized upon as a pretext to discredit Islam and call it a tyranny. In the fifth century B.C. the Greeks of Athens levied *Jazia* (nomenclature may have been different, as it is a matter of language) on the inhabitants of the coasts of Asia minor. Tax in our own times has come to mean an impost on the subjects for which they have no *quid pro quo* except that they share in the amenities of life rendered available by the State policy. But in levying this tax, Greeks made a definite promise to protect people from the ravages of the horde of marrauders, or from the invasion of the enemies. Asia Minor agreed to become a protectorate and pay for protection in the form of *Jazia*.

Even Roman Conquerors levied *Jazia* on the conquered race and the rate of it was exorbitant and many times larger than the rate of Islamic *Jazia*. When the Roman generals conquered Gaul, they imposed *Jazia* on the people. It ranged from 9 to 15 guineas per head. It is seven times larger than the Islamic *Jazia*. This Roman impost was obligatory on everybody. The feudal lords were called upon to pay it on behalf of their servants and serfs or others who were in their pay.

Before Islam, there were two empires—Roman and Persian. The Romans, as we have seen, did not extend their protection gratis. Only those who paid the piper could call for tune. The Persians behaved in a like manner. They even levied *Jazia* on their subjects in their own native land. Maulana Shibli's researches in this respect are a mine of valuable information. He holds that the word *Jazia* is of Persian origin. It is derived from a Persian word 'Gaziat' and by gradual philological transmutations has come to be pronounced as *Jazia*. Ibn-i-Asir also maintains that with the exception of the soldiers and others on

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active or in the private service of the Chosroes Nausherwan, all were liable to pay *Jazia*. The rate of it was determined by the extent of income. It was paid annually. In the light of these facts nobody would believe in the 'traveller's tale' that *Jazia* was unprecedented and was invented to harass the non-Muslim subjects to water down their scruples against Islam. There is no denying the fact that there was a divine sanction behind it. It was regulated on more scientific lines. Its rates were never oppressive. It was never designed to wreck economic life. It is a fact that Muslims were exempt. But they had to pay other levies. Moreover every Muslim unless he was cripple or subject to physical disablement, was liable to be drafted into the army in time of need.

Even in the light of the well-known canon of equity and equality, *Jazia* can stand criticism. The non-Muslim subjects could not be conscripted in the army. But they enjoyed the amenities of life equally with the Muslims. They were exempt from many obligations which were compulsory for the Muslims. It was in the fitness of things that they should be called upon to contribute to the State Exchequer. While the non-Muslim subjects cheerfully met the demand of *Jazia* by the Muslim State, it is the critics of the later times who take a jaundiced view of those days and associate tyranny with the public finance under Caliphs and other Muslim rulers. It is a well-known fact of history that Jews preferred Muslim hegemony to Roman rule. In more cases than one it were Jews and in some cases Christians who volunteered to act as informers to the Muslim generals. Many a time a valuable bit of information about the enemy's strategy saved the situation. I have made this allusion to prove that the Muslims were invited to invade certain countries and weed out all vestiges of the former rule. In such circumstances, it requires no effort of imagination to visualize the delight of the non-Muslims and their willingness to meet the demands of their new rulers. 'Tyranny' is the brain-waive of the 19th century non-Muslim writers on Islam.

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The rate of *Jazia* was not fixed. It was determined by the circumstances prevailing at the time. This rendered it elastic, which is one of the notable features of a good tax. Even in dealing with their enemies they never lost sight of the nature of mutual relations. It is a further testimony to the fact that the Muslims were never guilty of dastardly crimes after victory. Battle-field mentality did not prejudice the course of post-war negotiations to determine relations between the ruler and the ruled. They always took good care that their rule should not be regarded as a neck-halter or a wet blanket to depress economic and social activities. I speak by the book when I claim this chivalrous behaviour for the Muslim conquerors. When Nejran fell, its inhabitants negotiated with the Muslims. They gave proof of their chastened mood. The Muslims softened their attitude towards them. They did not indulge in the orgy of flogging a dead horse. It was settled with the full consent of the people of Nejran, that they should pay a tribute twice a year—two hundred *Hullas* in the month of *Safar* and a thousand *Hullas* in the month of *Rajab*. This payment amounted to 48,000 *dirhams*. The inhabitants of *Maqza* were also let off on convenient terms. They were asked to pay one-fourth of their industrial and agricultural produce. The Jews of Arabia were also favoured with such lenient terms.

Towards the end of Hazrat Abu Bakr's Caliphate there was no fixed rate of *Jazia*. But when the Great Omar succeeded him, the empire of Islam had increased in extent and ramification. It was time to organize the *Bait-ul-Mal*, because the sources of revenue had developed and the heads of expenditure were more defined than ever. The Great Caliph rose to the occasion and with a superb attention to detail organized the whole administration. *Jazia* rate was not fixed so far. It depended upon the discretion of the ruler or the psychology of the moment. This system or the lack of system in the administration of *Jazia* had gone on admirably well. But it could not be depended upon for all time to come. The far-sighted and

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talented Caliph standardized *Jazia*. He issued circulars to the Army generals advising them to impose *Jazia* on every one who used razor, which meant every adult. Those possessing silver coins should pay forty *dirhams*. Four *dinars* every year should be levied on those who have gold coins. Besides this levy they should bear the expenses of the living of Muslims by giving a measure of wheat and olive oil. But after some time these rates were amended and fixed according to the financial position of the payer The amended rates were forty-eight *dirhams* on a well-to-do person to be paid every month in instalments of four *dirhams*. Men of moderate means were to pay 24 *dirhams* annually in monthly instalments of 2 *dirhams*. Children, women, ascetics and recluses who had renounced the world, were exempt. But there was room for settling special rates with any particular country according to some peculiar circumstances. Amr-bin al-'Āṣ conquered Egypt and consolidated Muslim power. He laid down that all high-caste and low-caste Copts, who had come of age, should pay two *dinars* per head. The old men, minors and women were not laid under any impost. It was further held obligatory for the Copts to entertain Muslims for three days. This was regarded part and parcel of the *Jazia*. But it had a deep social significance. It was to create friendly atmosphere and dispel all doubts and suspicions between the Muslims and the Copts. Though compulsory in nature, the three-day hospitality was bound to result in cordiality.

Some time *Jazia* was assessed after taking into account all the incomes and expenditures of the people. All expenses necessary not only for a bare existence but necessary for efficiency were allowed. It was only the excess of income over all and sundry expenditure which was charged as *Jazia*. Judging the general trend of the Caliphs' policy towards conquered policy and their solicitude for their welfare, it is more than a reasonable presumption that the expenditure allowed must also have included productive expenditure necessary for the continuance of income-yielding business.

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If the *Jazia* had signified margin between income and consumption expenditure, it would have proved detrimental to trade and industry. Muslim conquest did cause temporary dislocation as every conquest does. But crafts and industries and the centres of culture and education never came to any harm. Rather the flame of industrial and cultural life burnt brighter under the aegis of the Muslim rule. Hence one can say without fear of contradiction that the governors appointed by the Caliphs were very liberal in estimating *Jazia*. They never lost sight of what is now known as Taxable Capacity which is unanimously regarded as an important basis of Tax System. It is defined as the maximum amount which citizens of a country can contribute towards the expenses of public authorities without having to undergo an unbearable strain or without having a really unhappy and down-trodden existence and without dislocating the economic organization too much. Briefly, taxable capacity is the limit of acquisibility. It is the total surplus production over minimum of consumption required to produce that volume of produce, the standard of living remaining intact. A. S. Tritton in his book "The Caliphs and the non-Muslim Subjects" writes, "Books usually say that it was graduated, 4, 2 or 1 *dinar* in lands with gold currency that is Syria and Egypt, while where silver was current the *dinar* was reckoned at 12 *dirhams* as in Mesopotamia and Persia. Another theory makes *dinar* equal to 12 *dirhams*."

Views of the Four Imams

Abu Hanifa says that *Jazia* is fixed at 12, 14, and 48 *dirhams*. Ahmad Bin Hanbal says it is not fixed but is at the discretion of the ruler. Another version of his teaching is that the lower limit is fixed but not the upper. Malik says it is fixed at 4 *dinars* or 40 *dirhams*. Shafi says it is fixed 1 *dinar* on rich and poor alike. The difference reflects different local conditions. Sha'arani says, "These differences are due to the fact that the Imams take into account the conditions prevailing in the country in which they live". If a man was too poor

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to pay the lowest rate the three Imams excepting Shafi held that he should be excused payment. Another writer says that he who cannot pay the graded tax should be given relief.

A dispassionate review of *Jazia* as the excess of income over expenditure, in the light of the foregoing definitions of taxable capacity, would reveal that it was in perfect accord with the sound principles of taxation. It broke neither back nor heart of the payers. All that we hear of its crushing incidence is a fairy tale. Those who devised it were guided by principles and not whims and idiosyncracies. We have got historical instances to show that the rightly-guided Caliphs adopted the most humanitarian attitude towards the enforcement of levies on the non-Muslims. Once Dhimmis complained to Omar that the guests laid on them a burden greater than they could bear, asking for chicken and sheep, he said. "Give them only what you yourselves eat and such of your food as is lawful for them." Mamun gave orders to release the Christians from the duty of providing lodging in their houses for soldiers. The Great Omar took from tributaries the appointed sum, neither more nor less. He considered the case of those who surrendered on condition of paying tribute, though no sum had been fixed; if needful, he fixed it low but if they were rich he made it higher.

Once a Copt said to Amr. "If I lead you to a place where ships can go till they reach Mecca, will you release me and my family from tribute?" Amr agreed. This shows the indulgent attitude of the Muslim victors. The mode of paying further proved the lattitude given to the tributaries. In the guide to the duties of a civil servant, he is not to use violence or indulge in flogging. The Dhimmy need not sell his cattle, asses or sheep to pay it. He has to stand while paying and the officer collecting sits. (A. S. Tritton).

Salah-ud-din Khuda Bakhsh who cannot be accused of the warmth of a devotee of Islam writes in "Studies—Indian and Islamic" "People professing other faiths especially professing a revealed religion—

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enjoyed as against the payment of land and capitulation taxes imposed upon them by the terms of capitulation—a wide toleration. Without interference they could perform their divine service, deal with the affairs of their community, maintain their churches, cloisters, chapels except in large towns where their number was limited, in fact they could even build new ones."

Abundant testimonies can be given to belie the charges of exorbitant extortion against the Muslim conquerors.

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REVELATION OR HALLUCINATION

It requires no special intelligence to understand that any idea which is false or is based on illusion and whim or is born of imagination or is the creation of an agitated brain is supported by one sense only and is belied by the combined testimony of all the other physical senses of man. The reality of a sight, for instance, which an excited brain or abnormally strong imagination makes the eyes to see is never corroborated by the evidence, say, of the hands and the ears. If you see a person standing before you and that sight may only be the creation of your brain, you will find nothing when you endeavour to touch the body of the person your eyes are seeing. This beautiful subject has been dealt with in the Quran at different places. The Quran says: وكلم الله موسى تكليما ("And to Moses God addressed His words speaking to him.") The verse does not mean that God spoke to Moses by means of His tongue. The words *Kallama* and *Taklima* are used only to signify the importance and majesty of Moses' revelation: The verse means to say that the revelation which came down to Moses was such that not only the ears which heard the divine words but his all other senses corroborated the truth of what was revealed to Moses. That is to say, the truth of the divine revelation is not only attested by all the senses of the man who receives it, but is testified to by other people also.

The second great difference between revelation and an unfounded whim is that the recipients of revelation enjoy a real and permanent intellectual superiority over others. The unrivalled intellectual eminence and unapproachable mental superiority of God's prophets over other people constitutes a proof positive of the fact that their revelation is not the production of their agitated brains or the creation of their highly strung imagination. The distinguished representatives of all the great Qurashite families of

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Mecca with one voice bore uninvited testimony to the Holy Prophet's superior intellect and his rare natural gifts. When at the time of the building of the Ka'aba, an acute difference of opinion arose among the Meccans as to the Chief of which House should fix the Black Stone in its proper place and that mere difference of views was on the point of developing into a sanguinary quarrel, some one suggested that the matter be referred to the young Muhammad who happened to appear on the scene. With what inimitable tact and incomparable wisdom and sagacity the Holy Prophet decided the dispute is well-known to all students of Islamic history. That the Prophet (peace and the blessings of God be upon him) was endowed with exceptional intellectual powers and a very rare brain is freely admitted even by those who sometimes attribute very ugly things to him. That a person of such supreme talents was a constant victim of illusions and hallucinations is unthinkable.

The third distinctive feature of the recipients of divine revelation is that the general state of their minds and their moral condition is quite normal. They do not become easily agitated and excited while the general mental state of those persons who are subject to hallucinations is abnormal. They are very readily excited, and on account of mental agitation they even shiver when talking. There is no cohesion or harmony in their talks or undertakings. They do all their works in a hurry and haste regardless of the consequences and unmindful of all circumstances. They follow only one line of action and are blindly engrossed in the one immediate affair. They cannot work in co-operation or collaboration with others. They cannot build communities, found societies and create a new order. Ask any mental specialist and you will be told that mad men and the victims of hallucinations have never been able to bring about that great and enduring change in the social order and the moral state and religious views of the people among whom they live, move and have their being as God's Messengers and His Prophets, do. Unlike these maniacs and the victims of hallucinations the Prophets of God are the

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embodiments of calmness and composure. There is no trace of unnatural agitation and excitement about them. They are models in patience, endurance and equanimity. They are mercy and compassion personified. They are wide-awake. They have an insight into all affairs of human life. They pay due regards to the circumstances that mould the lives of men. Their talk is full of wisdom and their conversation is inspiring. Their teachings embody directions bearing on all departments of human life. They lead and direct mankind to the achievement of its destined goal. They come to rescue humanity from the welter of quarrels, animosities and hatreds, from the quagmire of moral depravity and spiritual turpitude. They are the Princes of Peace and the foundations of peace and friendship between nations and communities are laid by their hands. If they are mad, if they are the victims of illusions and hallucinations, if they are demented, then it is good that the whole world should become full of madmen and maniacs. The Quran has explained this subject very beautifully. It says: "By the inkstand and by the pen and what they write, by the grace of God you are not mad." Swearing by the pen signifies that God has called to witness all the sciences and learning of man to the fact that what the Holy Prophet says or does is not the saying or doing of a madman. This verse in reality embodies a grand prophecy. It is predicted in positive and clear accents that however greatly human sciences and learning may progress and advance, however great scientific discoveries may be made in regard to mental maladies and diseases, it will never be proved that the Holy Prophet was mentally deficient.

The combined and accumulated knowledge of man in all departments of science and learning, all the books that have appeared containing man's discoveries and inventions and his researches about various sciences, have been challenged to thoroughly and completely scrutinize the actions of the Holy Prophet, the motives behind them, the inducements that prompted them, to weigh and criticize his teachings and they would never

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be successful in detecting the least sign of madness in him. The Holy Prophet's actions and deeds demonstrate a totally different phenomenon. His doings indicate that he possessed equanimity and satisfaction, zeal and enthusiasm, moderation and considerateness, good breeding and excellent training. He educated and trained a whole nation. He planned thousand and one things. He explained the deep secrets of the divine teaching. Could mad men do all these things? Have the victims of hallucinations ever done one thousandth part of what great work the Holy Prophet did? Does the record of human actions show a single example of a self-deceived maniac who left his enduring and deep imprint on the whole course of human history?

The fourth characteristic of the recipients of divine revelation is that their policy prevails over all other policies. They succeed in their undertakings in the face of very strenuous opposition and severe persecution. The line of action adopted by them is ultimately shown to be the most sane and practical policy. If they had suffered from mental deficiency, could they invariably succeed over their enemies? The actions and doings of madmen are not productive of any permanent results. Hard and solid facts of life have never testified to, as they always have done in regard to the doings of the divine prophets, the hallucinations of lunacy. The ravings of the imbeciles are a mere waste of speech. But how could the delusions and hallucinations, the ravings and illusions of Muhammad (peace be upon him) succeed over the plans and policies, schemes and machinations of the world? How did he succeed in his plans and schemes against the opposition of a whole nation, a whole country, even the whole world?

Fifthly. It has been proved beyond any dispute or doubt by experience and observation that in old age the senses and the imaginative faculty of man weaken. But quite contrary to this the revelations that descend on God's *elect* in their old age are attended with increased lustre, majesty and power. The quantity and

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quality of the revelation improve. Does it not seem strange that in old age when the brain naturally becomes weaker, when the retentive and productive capacity of its cells becomes considerably reduced on account of the loss of phosphorus in them the revelations received by the Prophets should possess added glory, power, beauty, sublimity, lustre, effulgence and clarity and should come more frequently? Does it not show that these revelations do not proceed from the brain, do not take their birth there but come from outside? If it had not been so, according to the laws of nature the case would have been quite the opposite.

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THE IMPORTANCE OF HADITH

(By Maulvi A. R. Dard, M.A.)

HADITH is the word or act of the Holy Prophet Muhammad, peace and the blessings of God be upon him.

Those who know the greatness of the Founder of Islam will readily understand the importance of Hadith. Others who have not heard of him—if any there be—need only know that he was the greatest man the world has ever seen; his equal has never been and shall never be. He was the personification of humanity—a model for all mankind.

The Holy Prophet began life as an orphan, in dire poverty, so much so that even a country wet nurse of those times hesitated to accept the babe. But the world is witness to the fact that he died King of kings and that he proved to be the corner-stone which the builders had rejected. He was molested and persecuted in every possible manner and eventually he was compelled to fly from his own native town. But in spite of everything, he continued to serve humanity with all his might and with all his soul. He led armies into the battle-field, fighting against overwhelming odds and conquering all forces of evil, not for personal aggrandizement but to create a system in which freedom, justice and happiness might be the lot of all who dwelt here below.

"Head of the state as well as of the church," says Bosworth Smith, "he was Cæsar and Pope in one; but he was a pope without the Pope's pretensions, and Cæsar without the legions of Cæsar. Without a standing army, without a bodyguard, without a palace, without a fixed revenue, if ever man had the right to say that he ruled by a right divine, it was Muhammad; for he had all the power without its instruments and without its supports ..... Hagiology is not history; but the contemporaries of Muhammad, his enemies who rejected his mission, with one voice extol his piety his justice, his veracity, his clemency, his humility, and that at a time before any imaginary sanctity could have enveloped him."

The world knew him not, it ignored him. But

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his fame spread like lightning; he grew popular. Crowds followed him and his worst enemies died at his feet extolling him.

He was technically illiterate and unlearned, he had not attended any school and could not even read or write, but there is a peculiar charm in his words and a beauty in his teachings which defy all description; and the greatest writers and philosophers of the world have been compelled to pay homage to him in every age.

For honesty, righteousness and uprightness, Muhammad is unparalleled. His tolerance, charity, and magnanimity were unique. His simplicity and austerity, his patience and perseverance, his courage and bravery, his meekness and sincerity, his fortitude and forbearance, his self-denial and self-sacrifice, his zeal and devotion, his love and affection were all unequalled. "He who standing alone braved for years the hatred of his people, is the same who was never the first to withdraw his hand from another's clasp; the beloved of children, who never passed a group of little ones without a smile from his wonderful eyes, and a kind word for them sounded all the kinder in that sweet-toned voice. The frank friendship, the noble generosity, the dauntless courage and hope of the man, all tend to melt criticism into admiration. He was an enthusiast in that noblest sense when enthusiasm becomes the salt of the earth, the one thing that keeps men from rotting whilst they live. Enthusiasm is often used despitefully, because it is joined to an unworthy cause, or falls upon barren ground and bears no fruit. It was not so with Muhammad.

He was an enthusiast when enthusiasm was the one thing needed to set the world aflame, and his enthusiasm was noble for a nobler cause. He was one of those happy few who have attained the supreme joy of making one great truth their very life-spring. He was the messenger of the One God; and never to his life's end did he forget who he was, or the message which was the marrow of his being."

He is the greatest of the prophets of God, and the religion founded by him is the most perfect; the final dispensation for the whole of humanity for all ages and

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for all countries. Mighty kings and emperors bow at the mention of his name, and his humble followers have the honour of ruling over vast kingdoms and empires. The religion founded by Muhammad has been openly acknowledged by his bitterest enemies as "the only one that has in the past signally defeated Christianity; the only one that seriously disputes the world with Christianity; the only one which, in several parts of the world, is to-day fore-stalling and gaining on Christianity."

There are, at present, no less than three hundred millions of his followers scattered all over the world.

"The faith of Islam extends from Morocco to Zanzibar, from Sierra Leone to Siberia and China, from Bosnia to New Guinea." Then there are "the Polish-speaking Muslims of Tartar origin in Lithuania, that inhabit the districts of Kovno, Vilne and Grodno; the Dutch-speaking Muslims of Cape Colony; and the Indian coolies that have carried the faith of Islam with them to the West Indies Islands and to British and Dutch Guiana." Islam is a living religion; it has ruled the lives of people for fourteen centuries, and is still finding adherents in England, North America, India, Germany, Australia, Japan and West Africa.

Such is Muhammad, whose word or deed is called Hadith.

To convince Muslims of the importance of Hadith, I may quote from the Holy Quran, which, beyond doubt, is the greatest authority for them in all matters:

The Quran says: "Obey God and His Messenger." (v : 93.) Again it says: "Obey God and obey the Messenger." (iv : 62.) The Messenger here is Muhammad (peace and the blessings of God be upon him) and to obey him it is necessary to know what he says. One cannot possibly obey him without knowing his words. So it is the duty of every Muslim to study Hadith. As a matter of fact, a Muslim cannot believe in Muhammad (peace be upon him) unless he submits completely to his teachings. Islam is not a religion of empty lip profession. Addressing Muhammad, the Almighty says: "And they will not—by thy Lord—they will not believe, until they set thee up as a judge on

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matters about which they differ and when thou hast given thy judgment, they find not in their hearts any difficulty or dislike regarding its acceptance and submit to it with entire submission." (iv : 65.) To follow him completely one should know also the acts and deeds of Muhammad. Therefore the Holy Quran says: "An excellent pattern have you in God's Messenger for all who hope in God" (xxxiii : 21.) Thus every Muslim is required to copy Muhammad and seek his guidance in word and deed. The following verse also emphasizes the same thing: "And whatever the Messenger gives you, take hold of it; and forsake whatever he forbids." In another place the Holy Book lays down: "Say, if you love Allah then follow me, Allah will love you and forgive you your sins and Allah is most forgiving and merciful." In a broad sense Allah loves everybody. His love is Universal and His mercy encompasseth everything. (vii : 166.) What this verse implies is that by following the Holy Prophet, one becomes the recipient of the infinite special favours of God individually.

Moreover, Hadith is the commentary of the Quran. It explains the word of God. The Holy Prophet preached and explained whatever God revealed to him. "O Messenger, preach and convey to all what has been sent down on thee." (v : 67.) "And We have sent to thee the Remembrance so that thou mayst explain to the people whatever is sent down upon thee." (xvi. 44.) It is in obedience to these Divine commandments that the Holy Prophet said: "Offer prayers as you have seen me pray" and "Learn from me the modes of your worship."

Again we read in the Quran that the Prophet "teaches them the book and wisdom." (lxii. 2.) The word "wisdom" implies the Hadith. But there is a stronger measure for those who would not listen to the words of wisdom. Those who go against the Prophet are threatened with punishment: "He how goes against the Messenger after the guidance has besn explained to him and leaves the way of the Muslim We shall throw him into the fire of hell and this is an evil end."

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NOTES AND COMMENTS

Islam in the Maldive Islands

A writer in the *British Empire Quarterly* gives this information on the Maldive Islands, which are politically a dependency of Ceylon :

" The Sultan (whose office is not hereditary) is assisted by a Cabinet of Ministers and three bodies called the First, Second and Third Houses.

" First the Chinese claimed supremacy over these islands ; then the Portuguese for some sixteen years; then came the present treaty with the British Government in 1886.

" The population consists of about 79,000 people. Islam is the religion of the islanders. They speak a dialect akin to the Sinhalese language spoken in Ceylon, but their manners and customs differ widely from those of the Sinhalese. There are several schools. The children who attend them are taught Persian and Arabic as well as Maldivian. They learn to write by drawing the letters on sanded boards. They are also taught navigation in school as becomes a seafaring people.

" The Maldivians are mostly fishermen or cultivators. Maldive-fish, prepared from a small tasty sea-slug common in these waters, is largely exported to some parts of India, and to Ceylon, where even the poorest villager buys a little to enrich his meagre meal.

" '*Diya-hakuru*' is made of dried fish blood. Some native physicians think it very beneficial to those suffering from anæmia.

Coir-making comes next in importance to fishing. The coir of the Maldives has been famous for centuries for its light colour, firmness and strengh. The Portuguese in the olden days are said to have obtained most of the rope required for their fleets in the Indian seas from these islands.

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Pilgrims who attended the Hajj in 1937

1355. A.H.=1937 A.D.

Nationality	*Adults*	*Infants*	*Total*
Sénégal	290	2	292
Capetown	39	...	39
Zanzibarians	471	18	489
Javanis	6,823	618	7,441
Autochtones	275	7	282
Turks	50	5	55
Irackians	7	...	7
Palestinians	584	5	589
Syrians	2,026	20	2,046
Indians	9,563	271	9,834
Guinée	160	...	160
Boukharians	992	33	1,025
Takrouni	3,067	339	3,406
Afghans	2,085	10	2,095
Mascat	58	5	63
Egyptians	9,663	176	9,839
Moghrabins	3,052	54	3,106
Soudanis	1,487	143	1,530
Japanis	3	...	3
Somalians	1,006	13	1,019
Abyssins	418	...	418
Hadramout	460	12	472
Yéménites	817	26	843
Iranians	10	...	10
Total ...	43,406	1,757	45,163

Religion in the West

The present position of religion in the West is peculiar. Though the influence of the official religion—Christianity—is on the wane, hankering after religion as such is as strong as ever and the part it is destined to play in man's life is far from being finished. Religion is implanted in human nature and if sometime man throws off its yoke, he has to accept the yoke of any other institution or man. Mr. Joad's following observations in regard to this matter will be read with interest. He writes in the *Aryan Path* :

Nature abhors a vacuum in the spiritual world no less than in the physical, and a host of religious substitutes springs up to

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take the place of religion. There is Spiritualism, there is Christian Science, there is the Oxford Group Movement. All these in their different ways may be regarded as makeshifts designed to satisfy the need to believe which the traditional religion has failed to satisfy.

More important are the *Political* effects of the decline of religious belief. As the God above the clouds grows increasingly dim, the demand for a human substitute grows increasingly powerful. In the Dictatorship States the leaders are coming increasingly to be invested with quasi-divine attributes. "Hitler is lonely, so is God. Hitler is like God," is a quotation from a speech by one of the Nazi ministers. At an art Exhibition recently held in Munich a picture of Herr Hitler speaking at a meeting prior to the assumtion of power by the Nazi Government was entiled, "In the Beginning was the Word . . ." Like God, the dictator is invested with infallible attributes. "Justice is Hitler's will;" "What Mussolini decrees is right;" "Stalin knows what is best for his children." Such statements are indicative at once of the need which the masses of modern Western civilization feel for worship and of their willingness in the present twilight of religion to accept substitutes in human guise for the deity they have lost. There are many causes for the modern worship of the State and the modern religion of nationalism; some are economic, some are political; but one of the most important is the decline of official religion in the Western world, coupled with the persistence of the need to believe.

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BOOK REVIEW

Islam in the World *by Zaki Ali, Price Rs. 4-8-0, pp. 428. Printed at the Ripon Printing Press, Lahore.*

OF the books on Islam—and their number is very large—that have been written during the last four or five years *Islam in the World* by Zaki Ali occupies a privileged position. A selected bibliography given at the end of the book shows that the author read a large number of books before he took in hand the writing of his very useful book. It deals with a vast range of subjects relating to Islam and the fact that the author is fully conversant with his subject and seems to have a good command of the English language gives it the authority and the value it possesses. The book does not fail in fulfilling the object the author had in mind—" my first aim would seek to dissipate the dangerous misunderstanding which exists in the West as regards Islam and the Muslims. My second aim is to show that the revival and progress of the Islamic peoples of to-day does not constitute in the least a menace to the West. On the contrary, if the West will co-operate with Islam in the East there will be hope for a stability in the situation of the world and a coming of a righteous and real peace. This book therefore, is for enlightenment and reconciliation."

The book is divided into two parts, the first part dealing with Islam as a religious system, with its place among the religions of the world and with the part it has played towards the political, social, moral and spiritual development of humanity. The second part deals with Islam as a political force in the modern world and with the great changes that have taken place in Islamic countries in the last two decades after the Great War. The one thing that strikes even a casual reader of the book is the writer's invincibility of faith in Islam as a code of laws eminently fitted to guide mankind in all times and his firm faith in his religion's great future. Dr. Zaki believes as does every good and intelligent Muslim believe that Islam is not a bundle of few doctrines and rituals and only an affair between man and his Creator, which has nothing to do with man's everyday life but is a religion and a social order. " It is characteristic of Islam as a doctrine and spiritual system, he says, " that it maintains a beautiful harmony

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between religion and life, it synthesises the practical with the ideal and satisfies equally the material and the spiritual claims of man..... The system of Islamic ethics constitutes an incalculably precious inheritance not only of Islam, but of the world at large.....A great, incomparable merit of Islamic ethics is that their conception of preparation for the next world does not exclude the notion of happiness in the shape of material welfare in the present world." In the chapter on "the Caliphate" he observes that the recognition of the obligatory character of the Caliphate has been admitted by all sects of Islam since the day when Abu Bakr with the unanimous approbations of the Companions, proclaimed the necessity of the institution in order to insure the execution of the laws of Islam.....and created for the subsequent history of the Caliphate an exceedingly important precedent, inasmuch as it led later on to the establishment of the principle of the constitutional law, *viz.*, the principle of free election by the assembled community and its confirmation by general homage."

There is a long and learned chapter, " Islamic Civilization," in which he describes in some detail the great contributions of the Muslims to science, arts and literature. Dealing with the subject of the expansion of Islam Dr. Zaki supported by some western writers of note dismisses as entirely baseless and foolish the idea that in the expansion of Islam the driving force was economic. For centuries before the coming of the Holy Prophet, the Arabs had been the poor, proud, hard-living and hard-fighting men of the desert and its oases that they are to-day. If economic causes and desire for material domination had been their main incentives to war and conquest there was as much reason for their outbreak, and apparently many better chances of their success before than after the advent of the Holy Prophet. The amazing success and dazzling achievements of the Arabs in war and policy are explained, he says, by the combination of the Islamic system which unified the nation, the inspiring and immeasurable influence of the Quran, the will-to-power of a young consolidated State led by eminent men who had unbounded confidence in their cause, and the conditions in the Persian and Byzantine empires."

This interesting book ends with the chapter on " Islam in the World," in which Dr. Zaki briefly but effectively deals with Islam's role as a peace-maker between the conflicting

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ideals of the Orient and the Occident. If Western civilization is to last, it shall have to make peace with Islam, to borrow from Islam and to bow to Islam. Fortunately, the West is gradually getting to know Islam better and is beginning to cast off the age-old prejudices against it. But it should learn more. A new and true version of Islamic history should be effected in the schools in the West. History of Islamic civilization deserves to be more known in Europe, and Islam should be the object of more unbiassed and unprejudiced study in Western institutes; we need more scholars of the type of Gibb, Denison Ross, Toynbee, Thomas, Arnold, Kampffmeyer and Goldziher than of the type of Zwemer, Margoliouth and Cash. The book can be had from Shaikh Muhammad Ashraf, Bookseller and Publisher, Kashmiri Bazar, Lahore—(India).

USEFUL RELIGIOUS LITERAURE

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